

# The Sydney Morning Herald.

PRICE THREEPENCE.—£3 PER ANNUM. VOL. XXIX.

THURSDAY, JULY 18 1860.

No 4109

TERMS FOR ADVERTISING: For one inch and under, 2s. 6d. and 1s. for every additional inch for each insertion.

**STEAM TO MORETON BAY.**  
**THE STEAM SHIP**  
J. Allen, commander, will sail within 48 hours after her arrival.  
**JAMES PATTERSON,** Secretary.  
H.B.M. Co.'s Wharf, 1202.

**FOR PORT MACQUARIE.**  
**THE** fine fast sailing schooner  
**ELIZABETH COHEN,**  
will leave the Union Wharf for the above port on Saturday afternoon, July 22nd.  
Has superior accommodations for passengers, and a state cabin for ladies.

**PACKET FOR THE CLARENCE RIVER.**  
**THE** well-known packet  
**HOBBY,**  
100 tons burthen, hourly expected, will sail on Wednesday next. For freight or passage, apply to  
**ROBERT STEPHENS,**  
Packet Office, 470, George-street.

**FOR MORETON BAY.**  
**THE** Regular Trader  
**MARY ANN,**  
being unavoidably detained, will sail on Friday. For freight or passage, apply to Captain Brown, on board, at the Union Wharf, Enslin-street, or to J. CURTIS, 1202.

**FOR MORETON BAY.**  
**THE** MARY STEWART  
being unavoidably detained, will sail on Friday. For freight or passage, apply to Captain Brown, on board, at the Union Wharf, Enslin-street, or to J. CURTIS, 1202.

**ONLY VESSEL FOR ADELAIDE.**  
**THE** fine Al barque  
**ROBERT STEPHENS,**  
312 tons, J. H. Morrison, master, is now ready to receive cargo.

**FOR WELLINGTON DIRECT.**  
**THE** fast-sailing Brigantine  
**SCOTIA,**  
70 tons, W. Todd, master, will sail on the 18th instant. For freight or passage apply to Mr. S. L. Brown, George-street, or to the master on board, at the Circular Wharf.

**FOR PORT NICHOLSON DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR SAN FRANCISCO DIRECT.**  
**THE** fine fast-sailing  
**LOUISA AND MIRIAM,**  
150 tons, Captain Phipps, lying at the Circular Wharf, is ready to take in cargo for the above port, and will meet with the utmost dispatch. For freight or passage, having first-rate accommodation, apply on board, or to  
**M. JOSEPH,**  
390, George-street.

**FOR LONDON.**  
**THE** fast-sailing frigate-  
**built ship**  
**TASMANIA,**  
500 tons register, newly equipped and copper-fastened, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**FOR LONDON.**  
**THE** splendid new Al ship  
**JOHN KNOX,**  
1800 tons burthen, R. Davidson, Commander, at Lloyd's, J. C. Tucker, Commander. This fine ship, built expressly for the India trade, offers unusual inducements to passengers. The cabin accommodations are very superior, and the wines, provisions, &c., will be of the very best descriptions, and the ALLOWANCE UNLIMITED. For freight or passage apply to Captain Tucker, on board, at the Circular Wharf, or to  
**W. TUCKER,**  
421, George-street.

**SYDNEY FIRE INSURANCE COMPANY.**  
Chairman, T. W. Smart, Esq.  
Deputy Chairman, Charles Kemp, Esq.  
Directors,  
Thomas Agers, Esq. | R. M. Kemp, Esq.  
Thos. Holt, Esq. | W. K. Scott, Esq.  
Surveyor—J. W. Smith, Esq.  
Secretary—George King, Esq.

The Directors of the Sydney Fire Insurance Company call the attention of the public to the following reduced Scale of their Rates of Premium:  
Section A.—Slated buildings, 6s. to 12s. per cent.  
Section B.—Shingled buildings, 8s. to 15s. per cent.  
Section C.—Weather-boarded buildings, 10s. to 20s. per cent.

FIFTY PER CENT. of the Premium will be returned on the renewal, for twelve months, on all policyholders, so that the actual cost of Insurance will be ONE-HALF only of the above Rates.

Application for Insurance to be made to the Secretary, at the Office of the Company, No. 207, Pitt-street.  
**GEORGE KING,** Secretary.

**THE** undersigned grant Policies at the reduced rates.  
**GRIFFITHS, FANNING, AND CO.** Agents, 5877.

**SYDNEY BRANCH OF IMPERIAL FIRE ASSURANCE COMPANY, OF LONDON.**  
FURTHER REDUCTION OF PREMIUMS.

**THE** undersigned are instructed by the Directors of the above Company to announce to the public a further reduction of their Rates of Premium, and from this date the rates will be as under.

**FIRST-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**SECOND-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD-CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**REDUCED PREMIUMS.**  
**SYDNEY BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY.**  
SUN COURT, CORNHILL, AND NO. 16, FILL MALL, LONDON.  
INSTITUTED 1803.

Subscribed and Invested Capital, ONE MILLION FIVE HUNDRED THOUSAND POUNDS.

**THE** undersigned, acting under authority of the Court of Directors, London, have the pleasure to submit to the attention of the public their present scale of Premiums for Fire Insurance, being an important reduction on the rates hitherto charged.

Persons insuring in the Imperial Insurance Company enjoy the following important advantages:  
1. **PERFECT SECURITY.**—The large amount of the paid-up and invested Capital of the Company, (upwards of ONE MILLION FIVE HUNDRED THOUSAND POUNDS STERLING), the wealth and respectability of its Shareholders, afford the most perfect guarantee to the public of stability.

2. **PROMPT ADJUSTMENT OF LOSSES.**—The Agents being fully authorized and instructed to effect all losses arising under their policies will be promptly adjusted in Sydney.  
3. **LOSSES BY LIGHTNING** made good.—See No. 3 of the printed Conditions of Insurance.

**SCALE OF PREMIUMS.** FIRST CLASS RISKS. Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**SECOND CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**THIRD CLASS RISKS.** Per cent. per annum s. d.  
Buildings constructed of brick or stone, according to the Building Act, covered with slate, tile, or metal, detached or separated so as not to be affected by their contiguity to any other buildings, 5 0  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 7 6  
Buildings constructed and covered as above, but joined to other buildings, and not of inferior construction, 10 0

**SCOTS CHURCH, CHURCH-HILL, (REV. DR. LANG'S.)**

**THE ANNUAL SOIRÉE** of the Scots Church, Church-hill, will be held in the Church, this Evening, Thursday, the 18th instant, at half-past six. Tickets two shillings each, may be had of Mrs. Brodie, Bathurst-street; Mr. Forrester, Watchmaker; Mr. Manning, Star Hotel; Mr. Foster, Comptroller; Mr. McDonald, Seaman; Mr. Striding, Grocer; Mr. Gillespie, Baker, George-street; Mr. Watson, Grocer, Cumberland-street; Mr. Fraser, Grocer, corner of Kent-street and Margaret-place; Mr. Thomas, Doogherty, Candle-manufacturer, Clarence-street; Messrs. Thompson and Miller, Grocers, Forbes-street; and of Mr. McPherson, Honorary Secretary, James-street.

Children admitted at the door of the Church at half-price.

**SCOTS CHURCH SOIRÉE.**  
**ADDRESSES** will be delivered at the Soirée to be held in the Scots Church, Church-hill, this Evening, Thursday, the 18th instant, on following subjects, viz.:—  
1. Introductory Address—Rev. Dr. Lang.  
2. On the Importance of maintaining the Voluntary Support of Christian Institutions.—Rev. Professor Ridley, B.A., Australian College.  
3. On the Importance of an Educated Ministry to be trained up on the spot for these Colonies.—Rev. Professor Gifford, Australian College.  
4. On the necessity of acquiring a Knowledge of the Dispositions of Youth, with a view to their Education.—Rev. Professor Gifford, Australian College.  
5. On the Importance of this Colony as a centre of missionary Influence and Civilization for the Southern Hemisphere.—Rev. L. E. Threlkeld.  
6. On Decision.—Mr. D. Blair, Candidate for the Ministry. 1204







ers, with paddocks and garden; extending  
over an acre of land and upwards. Abundant  
supply of excellent water, there being  
three wells and pumps, and hot and cold baths.  
Apply to

MR. GILBERT WRIGHT,  
Solicitor,  
83, King street.

Rent moderate.

---

**TO BE LET,** the South Head Hotel,  
complete with every convenience for car-  
riage on a first-rate business. For particu-  
lars apply to

W. WALLIS,  
Builder, &c.  
July 17. 1286



